#### Fill in this information to identify the case:

Debtor 1

Jacqueline C Cullison

Debtor 2

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number: 19-17128-amc

## Form 4100R

# **Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1:

**Mortgage Information** 

Name of creditor: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Court claim no. (if known):

<u>16</u>

Last 4 digits of any number you use to identify the debtor's account: 4848

Property Address: 35 Inland Road

35 Inland Road Levittown, PA 19057

### Part : 2

#### **Prepetition Default Payments**

Check one:

[X] Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

[] Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$0.00

#### Part 3:

#### **Postpetition Mortgage Payment**

Check one:

[ ] Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) Is due on:

[X] Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due:
- b. Total fees, charges, expenses, escrow, and costs outstanding:
- c. Total. Add lines a and b.

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

2020-07-01

(a) \$ <u>95,459.80</u>

+(b) \$ <u>-505.34 suspense</u>

(c) \$ 94,954.46

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Debtor 1 <u>Jacqueline C Cullison</u> Case number (if known) <u>19-17128-amc</u>
First Name Middle Name Last Name

## Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- · all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5:	Sign	Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:	
<ul><li>[ ] I am the creditor.</li><li>[X] I am the creditor's authorized agent.</li></ul>	

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ Joshua I. Goldman				02/26/2025 Date			
Signature							
Print:	Joshua I. Goldm	an		Title	Authorized Agent for Creditor		
Company	Padgett Law Group						
If different from th	ne notice address listed on the pr	roof of claim to w	hich this response app	olies:			
Address	6267 Old Water Oak Road, Si	<u>uite 203</u>					
	Tallahassee FL, 32312						
Contact phone	(850) 422-2520	Email	plginquiries@	padgettlawgro	oup.com		

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IN THE UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION

In Re;

Jacqueline C Cullison Case No.: 19-17128-amc

Debtor(s) Chapter: 13

#### **CERTIFICATE OF SERVICE**

I, hereby certify that on 02/26/2025 a true and correct copy of the foregoing document was served via United States Mail with adequate prepaid postage and/or electronically via the Court's ECF system:

Service by U.S. First Class Mail

Debtor Jacqueline C Cullison 35 Inland Road Levittown, PA 19057

By Electronic Mail

Attorney for Debtor BRAD J. SADEK Sadek Law Offices, LLC 1500 JFK Boulevard Ste 220 Philadelphia, PA 19102

Trustee KENNETH E. WEST Office of the Chapter 13 Standing Trustee 190 N. Independence Mall West Suite 701 Philadelphia, PA 19106

US Trustee United States Trustee Office of the U.S. Trustee Robert N.C. Nix Federal Building Suite 320 Philadelphia, PA 19107

/s/ Joshua I. Goldman

Joshua I. Goldman

Debtor	Cullison
Account #	
Case #	19-17128-amc
Filing Date	11/13/2019
First Post Due Date	12/1/2019
Post Admin Claim?	No
Post Admin Start	
As of	
Loan Type	
Claim #	
Acquisition date	
Audit Date	2/10/2025

Payment Changes	Eff Date	P&I	Г	Escrow	Other	1 -	Total
POC	12/1/2019	\$ 962.24	\$	623.35		\$	1,585.59
Change #1	12/1/2020	\$ 962.24	\$	862.97		\$	1,825.21
Change #2	1/1/2021	\$ 962.24	\$	860.06		\$	1,822.30
Change #3	1/1/2022	\$ 962.24	\$	663.07		\$	1,625.31
Change #4	1/1/2023	\$ 962.24	\$	735.89		\$	1,698.13
Change #5	1/1/2024	962.24	\$	741.04		\$	1,703.28
Change #6	1/1/2025	\$ 962.24	\$	796.96		\$	1,759.20
Change #7						\$	-
Change #8						\$	-
Change #9						\$	-
Change #10						\$	-
Change #11						\$	-
Change #12						\$	-
Change #13						\$	-
Change #14						\$	-
Change #15						\$	-
Change #16						\$	-
Change #17						\$	-
Change #18						\$	-

	Amounts Due			Post Funds Received		Difference		Payments Due	Pymt Amts Due
Dec-19		Escrow	Total		Amount 1,620.00	-34.41	0.00		
Jan-20		623.35 623.35	1585.59 1585.59	11/25/2019 01/16/2020	500.00	1085.59	0.00		
Feb-20		623.35	1585.59	01/16/2020	500.00	1085.59	0.00		
Mar-20		623.35	1585.59	01/16/2020	400.00	1185.59	0.00		
Apr-20		623.35 623.35	1585.59	01/21/2020	227.00 500.00	1358.59 1085.59	0.00		
May-20 Jun-20		623.35	1585.59 1585.59	02/24/2020 02/24/2020	500.00	1085.59	0.00		
Jul-20		623.35	1585.59	02/24/2020	500.00	1085.59	0.00	7/1/2020	1585.59
Aug-20	962.24	623.35	1585.59	02/24/2020	120.00	1465.59	0.00	8/1/2020	1585.59
Sep-20		623.35	1585.59	03/24/2020	500.00	1085.59	0.00	9/1/2020	1585.59
Oct-20 Nov-20		623.35 623.35	1585.59 1585.59	03/24/2020 03/24/2020	500.00 500.00	1085.59 1085.59	0.00	10/1/2020 11/1/2020	1585.59 1585.59
Nov-20 Dec-20		623.35 862.97	1825.21	03/24/2020	120.00	1705.21	0.00	12/1/2020	1825.21
Jan-21		860.06	1822.30	05/14/2020	962.24	860.06	0.00	1/1/2021	1822.30
Feb-21	962.24	860.06	1822.30	05/14/2020	623.35	1198.95	0.00	2/1/2021	1822.30
Mar-21		860.06	1822.30	05/14/2020	14.41	1807.89	0.00	3/1/2021	1822.30
Apr-21 May-21		860.06 860.06	1822.30 1822.30	01/23/2021 01/23/2021	623.35 623.35	1198.95 1198.95	0.00	4/1/2021 5/1/2021	1822.30 1822.30
Jun-21		860.06	1822.30	01/23/2021	791.06	1031.24	0.00	6/1/2021	1822.30
Jul-21		860.06	1822.30	01/23/2021	962.24	860.06	0.00	7/1/2021	1822.30
Aug-21	962.24	860.06	1822.30	04/21/2022	443.67	1378.63	0.00	8/1/2021	1822.30
Sep-21		860.06	1822.30			1822.30 1822.30	0.00	9/1/2021	1822.30
Oct-21 Nov-21	962.24 962.24	860.06 860.06	1822.30 1822.30			1822.30 1822.30	0.00	10/1/2021 11/1/2021	1822.30 1822.30
Dec-21	962.24	860.06	1822.30			1822.30	0.00	12/1/2021	1822.30
Jan-22		663.07	1625.31	credit	73.80	1551.51	0.00	1/1/2022	1625.31
Feb-22		663.07	1625.31			1625.31	0.00	2/1/2022	1625.31
Mar-22		663.07	1625.31 1625.31			1625.31	0.00	3/1/2022	1625.31
Apr-22 May-22		663.07 663.07	1625.31			1625.31 1625.31	0.00	4/1/2022 5/1/2022	1625.31 1625.31
Jun-22		663.07	1625.31			1625.31	0.00	6/1/2022	1625.31
Jul-22		663.07	1625.31			1625.31	0.00	7/1/2022	1625.31
Aug-22		663.07	1625.31			1625.31	0.00	8/1/2022	1625.31
Sep-22		663.07	1625.31			1625.31	0.00	9/1/2022	1625.31
Oct-22 Nov-22		663.07 663.07	1625.31 1625.31			1625.31 1625.31	0.00	10/1/2022 11/1/2022	1625.31 1625.31
Dec-22		663.07	1625.31			1625.31	0.00	12/1/2022	1625.31
Jan-23	962.24	735.89	1698.13			1698.13	0.00	1/1/2023	1698.13
Feb-23		735.89	1698.13			1698.13	0.00	2/1/2023	1698.13
Mar-23 Apr-23		735.89 735.89	1698.13 1698.13			1698.13 1698.13	0.00	3/1/2023 4/1/2023	1698.13 1698.13
May-23		735.89	1698.13			1698.13	0.00	5/1/2023	1698.13
Jun-23		735.89	1698.13			1698.13	0.00	6/1/2023	1698.13
Jul-23		735.89	1698.13			1698.13	0.00	7/1/2023	1698.13
Aug-23		735.89	1698.13			1698.13	0.00	8/1/2023	1698.13
Sep-23 Oct-23		735.89 735.89	1698.13 1698.13			1698.13 1698.13	0.00	9/1/2023 10/1/2023	1698.13 1698.13
Nov-23		735.89	1698.13			1698.13	0.00	11/1/2023	1698.13
Dec-23		735.89	1698.13			1698.13	0.00	12/1/2023	1698.13
Jan-24		741.04	1703.28			1703.28	0.00	1/1/2024	1703.28
Feb-24		741.04	1703.28			1703.28	0.00	2/1/2024	1703.28
Mar-24 Apr-24		741.04 741.04	1703.28 1703.28			1703.28 1703.28	0.00	3/1/2024 4/1/2024	1703.28 1703.28
May-24		741.04	1703.28			1703.28	0.00	5/1/2024	1703.28
Jun-24	962.24	741.04	1703.28			1703.28	0.00	6/1/2024	1703.28
Jul-24		741.04	1703.28			1703.28	0.00	7/1/2024	1703.28
Aug-24		741.04	1703.28			1703.28	0.00	8/1/2024	1703.28
Sep-24		741.04	1703.28			1703.28	0.00	9/1/2024	1703.28
Oct-24 Nov-24		741.04 741.04	1703.28 1703.28			1703.28 1703.28	0.00	10/1/2024 11/1/2024	1703.28 1703.28
Dec-24		741.04	1703.28			1703.28	0.00	12/1/2024	1703.28
Jan-25		796.96	1759.20			1759.20	0.00	1/1/2025	1759.20
Feb-25	962.24	796.96	1759.20			1759.20	0.00	2/1/2025	1759.20
			0.00			0.00	0.00		
			0.00			0.00	0.00		
			0.00			0.00	0.00		
			0.00			0.00	0.00		
			0.00			0.00	0.00		
			0.00			0.00	0.00		
			0.00			0.00	0.00		
	\$ 60,621.12	\$ 45,937.81 \$1		Amount Paid	\$ 11.604.47	\$ 94,954.46	\$ -	7/1/2020	\$ 95,459.80
	. 00,021.12	. 10,707.01 91	,000.70		- 11,001.47	- /1,/01.40	*	., ., 2020	- 70,107.00

Post Petition Due Date 7/1/202
Amount Due \$ 94,954.4

Date	Amount	Description